

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

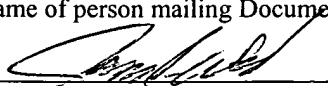
Mail Stop Amendment
Commissioner for Patents
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| NCR Docket No. | 9422 | |
| MMB Docket No. | 1001-0727 | |
| Application No.: | 09/915,053 | Confirmation No.: 6099 |
| Applicant: | Antonio Bogat | |
| Filed: | July 25, 2001 | |
| Art Unit: | 2643 | |
| Examiner: | Rexford N. Barnie | |
| Title: | SYSTEM AND METHOD FOR IMPLEMENTING FINANCIAL TRANSACTIONS USING CELLULAR TELEPHONE DATA | |

AMMENDMENT

Sir:

In response to the Office Action dated December 27, 2004, please amend the
above-identified application as follows:

Amendments to the Claims begin on page 2 of this paper;

Remarks/Arguments begin on page 9 of this paper.

03/15/2005 SFELEKE1 00000015 09915053

01 FC:1201
02 FC:1202

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